

FILED

DEC 21 2016

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

CLERK, U.S. BANKRUPTCY COURT
WEST DIST. OF PENNSYLVANIA

In re:
MICHELE L. RUPERTO

Case No. 15-24365GLT
Chapter 13

Debtor(s)
Ronda J. Winneçour, Trustee
Movant

Related to Document No. 35

vs.
MICHELE L. RUPERTO

Respondent(s)

ORDER

AND NOW, this 21st day of December, 20 16, the Court
having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses
thereto, the following relief (as reflected by the checked boxes below) is **ORDERED**,

ADJUDGED and DECREED:

☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief
under any chapter for a period of 180 days from the date of this Order.

☒ This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is
FURTHER ORDERED as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer
knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this
Order on each employer and file a proof of service within 10 days of the date of this
Order.
- B. This case is administratively closed. However, Court retains jurisdiction over the
Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon
submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and
Account, the Trustee is discharged from her duties in this case and this case will be
closed without further Order of Court.

- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate reopening fee, equal to the filing fee for the appropriate chapter (less administrative fee), together with the unpaid \$ _____ portion of the original filing fee.
- E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:
- (1) the time deadline provided by state law; or
 - (2) 30 days after the date of this notice.

- ☐ This case is not dismissed. The plan term is extended to a total of ___ months; the monthly plan payment amount is changed to \$ _____ effective _____.
- ☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed ____ with / ____ without prejudice, without further notice or hearing.
- ☐ Other: _____

BY THE COURT:

Dated : 12/21/2016



United States Bankruptcy Judge

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michele L. Ruperto
 Debtor

Case No. 15-24365-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Dec 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2016.

db
 14144952 +Michele L. Ruperto, 267 Hillary Drive, Verona, PA 15147-2807
 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, PO Box 85520, Richmond, VA 23285-5075)
 14144956 First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
 14144957 +HSBC Mortgage Service, 636 Grand Regency Boulevard, Brandon, FL 33510-3942
 14144958 +Jeffrey Ruperto, 267 Hillary Drive, Verona, PA 15147-2807
 14167279 +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020
 14144959 NCO Financial Systems/55, P.O. Box 13570, Philadelphia, PA 19101
 14180644 +Porania LLC, c/o Biltmore Asset Management, 24500 Center Ridge Rd Ste 472,
 Westlake, OH 44145-5605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy.bnc@ditech.com Dec 22 2016 02:09:47 Ditech Financial LLC,
 PO Box 0049, Palatine, IL 60055-0001
 14144953 +E-mail/Text: bankruptcy@cavps.com Dec 22 2016 02:10:34 Cavalry Portfolio,
 500 Summit Lake Drive, Valhalla, NY 10595-2322
 14148289 +E-mail/Text: bankruptcy@cavps.com Dec 22 2016 02:10:34 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 14144954 +E-mail/Text: creditonebknofications@resurgent.com Dec 22 2016 02:09:42 Credit One,
 P.O. Box 98872, Las Vegas, NV 89193-8872
 14219305 E-mail/Text: bankruptcy.bnc@ditech.com Dec 22 2016 02:09:47 Ditech Financial LLC,
 PO BOX 6154, Rapid City, SD 57709-6154
 14144955 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 22 2016 02:09:47 Ditech Mortgage,
 P.O. Box 6172, Rapid City, SD 57709-6172
 14219184 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Dec 22 2016 02:10:57 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C.,, 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14214337 E-mail/PDF: resurgentbknofications@resurgent.com Dec 22 2016 02:02:42
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14154421 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 22 2016 02:10:03
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946
 14144960 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 22 2016 02:10:03 Pennsylvania Dept. of Revenue,
 Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr The Bank of New York Mellon, Et Al...
 cr* +Municipality of Penn Hills, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: amaz
Form ID: pdf900

Page 2 of 2
Total Noticed: 18

Date Rcvd: Dec 21, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2016 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Bank of New York Mellon, Et Al...
bkgroup@kmlawgroup.com
James R. Wood on behalf of Creditor Municipality of Penn Hills jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
Jeffrey S. Dunn jefdun@gmail.com
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon, Et Al...
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
Shawn N. Wright on behalf of Debtor Michele L. Ruperto shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com

TOTAL: 8